Atty. Docket No.: 020375-043600US Applicant: Justin Monk

Title: Methods and Systems for Processing Transactions for Integrated

Credit and Stored-Value Programs

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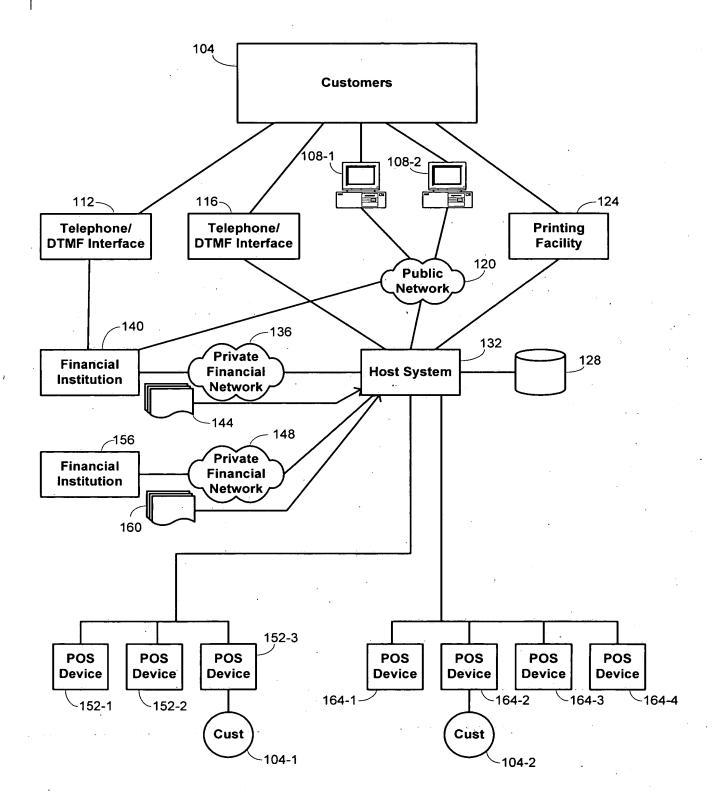


Fig. 1

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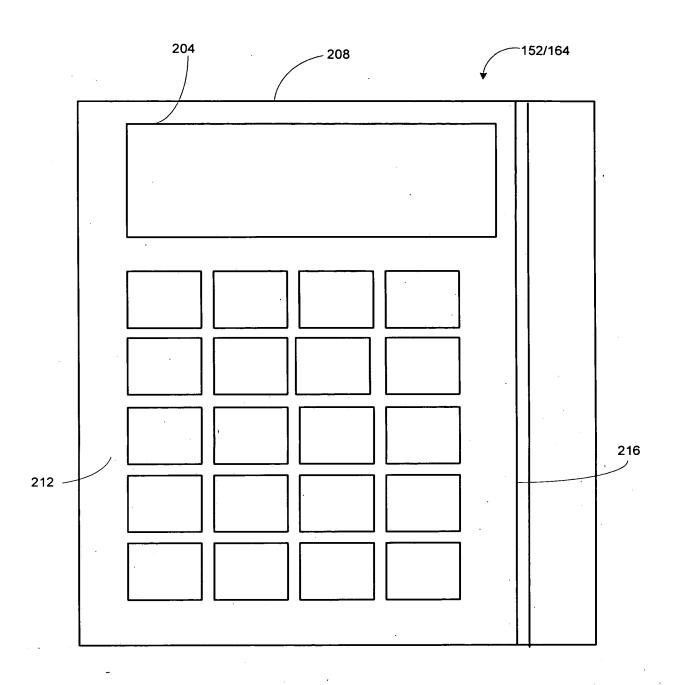


Fig. 2

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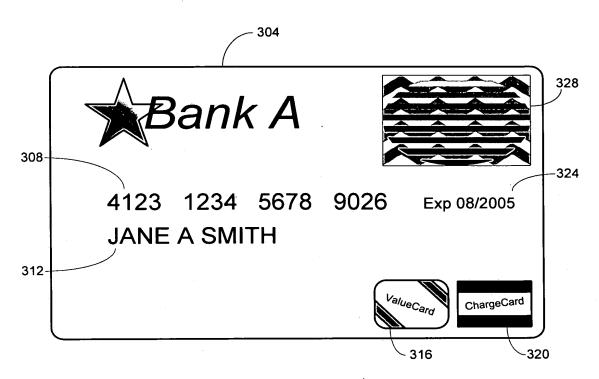


Fig. 3

404 Receive Credit-Acc unt Parameter File 408 **Establish Credit Accounts Associated with** Instruments 412 **Receive Stored-Value Account Parameter** File 416 **Establish Stored-Value Accounts Associated with Instruments** 420 Link Credit Accounts with Stored-Value **Accounts** 424 Initiate Issuance of Instruments to **Customers** 428 Receive Request to Reload Value in Stored-**Value Account** 432 Augment Value Amount in Accordance with Request 436 **Generate Statement Summarizing Activity** on Stored-Value and Credit Accounts 440 444 **Print Statement and Mail Transmit Statement to Customer Electronically** to Customer 448 **Receive Customer-Service Request** 452 Generate Response to Customer-Service Request from Stored-Value and/or Credit Acc unt Information Fig. 4A 460 456 Transmit R sp nse to Transmit Response t **Customer-Service** Customer Representative

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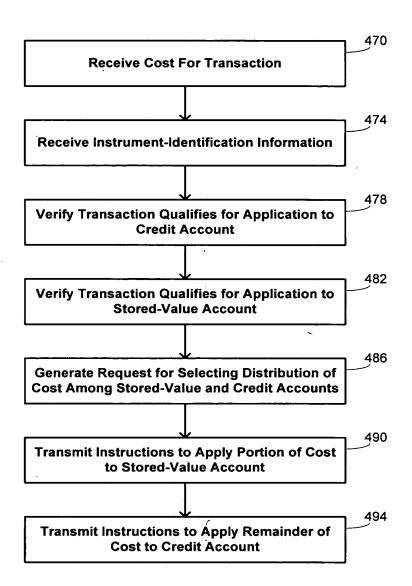


Fig. 4B

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